

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF INDIANA  
EVANSVILLE DIVISION

In Re: §  
§  
DAVIS, TAMMY K § Case No. 16-70123-BHL-7  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

R. Stephen LaPlante, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 63,019.21  
(Without deducting any secured claims)

Assets Exempt: 41,257.64

Total Distributions to Claimants: 1,609.96

Claims Discharged  
Without Payment: 13,528.97

Total Expenses of Administration: 668.04

3) Total gross receipts of \$ 2,278.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 2,278.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 74,752.00	\$ 887.62	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	668.04	668.04	668.04
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	300.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	7,465.00	11,604.31	12,491.93	1,609.96
<b>TOTAL DISBURSEMENTS</b>	<b>\$ 82,517.00</b>	<b>\$ 13,159.97</b>	<b>\$ 13,159.97</b>	<b>\$ 2,278.00</b>

4) This case was originally filed under chapter 7 on 02/23/2016 . The case was pending for 36 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/29/2019 By: /s/R. Stephen LaPlante, Trustee  
R. Stephen LaPlante, Trustee  
101 N.W. First Street, Suite 116  
P.O. Box 3556  
Evansville, IN 47734-3556  
Phone: (812) 463-6093  
Fax: (812) 463-6094  
Email: [slaplante@keatingandlaplante.com](mailto:slaplante@keatingandlaplante.com)

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
2015 federal and state income tax r	1224-000	2,278.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 2,278.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 0.00</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Fifth Third Bank		67,007.00	NA	NA	0.00
	Hoosier Accounts		0.00	NA	NA	0.00
	Old National Bank		7,745.00	NA	NA	0.00
HOOSIER ACCOUNTS						
000006	SERVI	4210-000	NA	887.62	0.00	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 74,752.00</b>	<b>\$ 887.62</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TRUSTEE COMPENSATION:R.					
STEPHEN LAPLANTE, TRUSTEE	2100-000	NA	569.50	569.50	569.50
TRUSTEE EXPENSES:R. STEPHEN					
LAPLANTE, TRUSTEE	2200-000	NA	68.54	68.54	68.54
Associated Bank	2600-000	NA	30.00	30.00	30.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 668.04	\$ 668.04	\$ 668.04

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Internal Revenue Service c/o Central Insolvency P.O. Box 7346 Philadelphia, PA					
19101-7346			300.00	NA	NA	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ 300.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Collection Associates/CAI Attn:Bankruptcy Dept Po Box 349 Greensburg, IN 47240					
			139.00	NA	NA	0.00
	Collection Associates/CAI Attn:Bankruptcy Dept Po Box 349 Greensburg, IN 47240					
			620.00	NA	NA	0.00
	Credit Soltn Po Box 24710 Lexington, KY 40524					
			78.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Credit Soltn Po Box 24710 Lexington, KY					
40524			35.00	NA	NA	0.00
	Credit Soltn Po Box 24710 Lexington, KY					
40524			300.00	NA	NA	0.00
	Credit Soltn Po Box 24710 Lexington, KY					
40524			162.00	NA	NA	0.00
	Credit Soltn Po Box 24710 Lexington, KY					
40524			216.00	NA	NA	0.00
	GLA Collection Company Po Box 7728 Dept #2 Lousiville, KY 40257					
			35.00	NA	NA	0.00
	Hoosier Accounts Servi Po Box 4007 Evansville, IN					
47724			2.00	NA	NA	0.00
	Jason D Davis 4819 Chestnut Grove Rd. Tell City, IN 47586					
			0.00	NA	NA	0.00
	Jason Davis 4819 Chestnut Grove Rd. Tell City, IN 47586					
			0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Mpcs 5055 Newburgh Plaza Sout Newburgh, IN 47630		97.00	NA	NA	0.00
	Synchrony Bank/Gap Attn: Bankruptcy Po Box 103104 Roswell, GA 30076		663.00	NA	NA	0.00
000005	CAPITAL ONE NA	7100-000	1,210.00	1,210.83	1,210.83	156.05
000006	HOOSIER ACCOUNTS SERVI	7100-000	368.00	0.00	887.62	114.40
000002	MEDICAL & PROFESSIONAL COLLECTION S	7100-000	27.00	133.59	133.59	17.22
000003	MEDICAL & PROFESSIONAL COLLECTION S	7100-000	16.00	17.47	17.47	2.25
000004	MEDICAL & PROFESSIONAL COLLECTION S	7100-000	2,148.00	2,325.44	2,325.44	299.70
000001	OLD NATIONAL BANK	7100-000	NA	6,582.69	6,582.69	848.38
000007	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-000	749.00	734.29	734.29	94.64
000008	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-000	600.00	600.00	600.00	77.32

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	TOTAL GENERAL UNSECURED CLAIMS		\$ 7,465.00	\$ 11,604.31	\$ 12,491.93	\$ 1,609.96

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASESPage: 1  
Exhibit 8

Case No: 16-70123-BHL-7 Judge: Basil H. Lorch  
 Case Name: DAVIS, TAMMY K  
 For Period Ending: 01/29/19

Trustee Name: R. Stephen LaPlante, Trustee  
 Date Filed (f) or Converted (c): 02/23/16 (f)  
 341(a) Meeting Date: 04/13/16  
 Claims Bar Date: 08/18/16

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single-family home, 3 bedroom 1 bath frame home 1	62,700.00	0.00	OA	0.00	FA
2. 1995 Ford Mustang (Location: 11510 Shelby Rd, Troy	1,500.00	0.00	OA	0.00	FA
3. Used furniture Location: 11510 Shelby Rd, Troy IN	1,000.00	0.00	OA	0.00	FA
4. Television, Cell phone (contract in Exhusbands nam	200.00	0.00	OA	0.00	FA
5. Used clothing Location: 11510 Shelby Rd, Troy IN 4	250.00	0.00	OA	0.00	FA
6. German American Bank Tell City, Indiana	6.52	0.00	OA	0.00	FA
7. 401K retirement through Employer	37,000.00	0.00	OA	0.00	FA
8. Unpaid wages	1,276.85	319.21	OA	0.00	FA
9. Life Insurance through Employer, Beneficiary: Chil	0.00	0.00	OA	0.00	FA
10. 2015 federal and state income tax r (u)	0.00	2,278.10		2,278.00	FA
Value of Remaining Assets					
TOTALS (Excluding Unknown Values)	\$103,933.37	\$2,597.31		\$2,278.00	\$0.00
(Total Dollar Amount in Column 6)					

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

January 07, 2019, 11:18 am DRAFT OF TDR PREPARED, REVIEWED AND READY TO SUBMIT TO UST

September 11, 2018, 02:02 pm Omnibus Objection to Claims filed  
 August 22, 2018, 08:01 am Received \$300.00 payment and withdrew Notice of Default  
 August 06, 2018, 11:01 am Filed Notice of Default due to debtor's failure to complete repayment with  
 2017 tax refund that was previously assigned to bankruptcy estate  
 July 09, 2018, 01:15 pm Received \$500.00 payment from debtor. Letter to counsel with statement  
 regarding assignment of 2017 tax refund to bankruptcy estate. Calendared for follow up on 8/6/18.  
 June 05, 2018, 01:09 pm Received payments from debtor on 6/4/18; received 2017 tax return from  
 counsel this date  
 May 25, 2018, 10:23 am Received correspondence from debtor requesting statement; no check enclosed.  
 Mailed letter to debtor notifying that if payment isn't received by 7/2/18 a default will be filed  
 April 13, 2018, 08:06 am Received payment from debtor with note that she was having her taxes  
 prepared on 4/12/18  
 February 02, 2018, 03:58 pm Letter to counsel regarding status of 2017 return and refund  
 January 10, 2018, 10:14 am Received \$200.00 check from debtor; Notice of Default withdrawn.  
 December 27, 2017, 11:10 am Notice of Default filed 12/26/17  
 August 02, 2017, 03:18 pm Received email from debtor - started a new job and her payment will be  
 late, will pay by August 10  
 July 25, 2017, 07:50 am Order on Motion to Compromisimse and Settle entered 7/24/17 and served this  
 date  
 June 27, 2017, 08:52 am Received signed stipulation from debtor; motion to compromise filed.  
 June 21, 2017, 03:35 pm Debtor faxed signed stipulation; emailed her and advised hard copy would  
 have to be mailed  
 June 01, 2017, 08:25 am Forwarded agreed stipulation to counsel regarding repayment of 2015 tax

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES

Page: 2  
Exhibit 8

Case No: 16-70123-BHL-7 Judge: Basil H. Lorch  
Case Name: DAVIS, TAMMY K

Trustee Name: R. Stephen LaPlante, Trustee  
Date Filed (f) or Converted (c): 02/23/16 (f)  
341(a) Meeting Date: 04/13/16  
Claims Bar Date: 08/18/16

refund

April 07, 2017, 01:16 pm Wrote counsel regarding repayment of 2015 tax refund

February 26, 2016, 09:35 am Tax notice mailed

June 10, 2016, 09:09 am Turnover order entered 6/19/16 regarding 2015 tax returns and refunds

June 20, 2016, 03:01 pm Received 2015 tax return from counsel

July 06, 2016, 11:14 am Mailed DSO discharge notice

Initial Projected Date of Final Report (TFR): 06/30/17

Current Projected Date of Final Report (TFR): 06/30/19

/s/ R. Stephen LaPlante, Trustee

\_\_\_\_ Date: 01/29/19

R. STEPHEN LAPLANTE, TRUSTEE

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-70123-BHL-7 Trustee Name: R. Stephen LaPlante, Trustee  
 Case Name: DAVIS, TAMMY K Bank Name: Associated Bank  
 Taxpayer ID No: \*\*\*\*\*3809 Account Number / CD #: \*\*\*\*\*0999 Checking Account (Non-Interest Earn)  
 For Period Ending: 01/29/19 Blanket Bond (per case limit): \$ 42,291,316.00  
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/05/17	10	TAMMY K DAVIS 819 SCHILLER ST. TELL CITY, IN 47586	BALANCE FORWARD TAX REFUND	1224-000	100.00		0.00 100.00
08/17/17	10	TAMMY K DAVIS 819 SCHILLER ST. TELL CITY, IN 47586	TAX REFUND	1224-000	100.00		200.00
10/09/17	10	TAMMY K DAVIS 1134 6TH ST. TELL CITY, IN 47586	TAX REFUND	1224-000	100.00		300.00
11/14/17	10	TAMMY K DAVIS 1134 6TH ST. TELL CITY, IN 47586	TAX REFUND	1224-000	100.00		400.00
01/10/18	10	TAMMY K DAVIS 1134 6TH ST. TELL CITY, IN 47586-2304	TAX REFUND	1224-000	200.00		600.00
01/26/18	10	TAMMY K DAVIS 1134 6TH ST TELL CITY, IN 47586-2304	TAX REFUND	1224-000	200.00		800.00
03/08/18	10	TAMMY K DAVIS 403 BLUEWATER DR. PARKER, AZ 85344	TAX REFUND	1224-000	100.00		900.00
04/13/18	10	TAMMY K DAVIS 1124 6TH ST 403 BLUEWATER DR. TELL CITY, IN 47586-2304	TAX REFUND	1224-000	100.00		1,000.00
06/04/18	10	TAMMY K DAVIS 403 BLUEWATER DR. PARKER, AZ 85344	TAX REFUND	1224-000	100.00		1,100.00
06/04/18	10	TAMMY K DAVIS 403 BLUEWATER DR. PARKER, AZ 85344	TAX REFUND	1224-000	100.00		1,200.00
06/07/18		Associated Bank	BANK SERVICE FEE	2600-000		10.00	1,190.00
07/09/18	10	TAMMY K DAVIS 1134 6th St. Tell City, IN 47586-2304	TAX REFUND	1224-000	500.00		1,690.00
07/09/18		Associated Bank	BANK SERVICE FEE	2600-000		10.00	1,680.00
08/07/18		Associated Bank	BANK SERVICE FEE	2600-000		10.00	1,670.00
08/22/18	10	TAMMY K DAVIS 1134 6th ST TELL CITY, IN 47586-2304	TAX REFUND	1224-000	300.00		1,970.00
08/30/18	10	TAMMY K DAVIS 1134 6TH ST TELL CITY, IN 47586-2304	TAX REFUND	1224-000	278.00		2,248.00
12/21/18	010001	R. Stephen LaPlante, Trustee 101 N.W. First Street, Suite 116 P.O. Box 3556 Evansville, IN 47734-3556	Chapter 7 Compensation/Fees	2100-000		569.50	1,678.50
12/21/18	010002	R. Stephen LaPlante, Trustee	Chapter 7 Expenses	2200-000		68.54	1,609.96

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-70123-BHL-7 Trustee Name: R. Stephen LaPlante, Trustee  
 Case Name: DAVIS, TAMMY K Bank Name: Associated Bank  
 Taxpayer ID No: \*\*\*\*\*3809 Account Number / CD #: \*\*\*\*\*0999 Checking Account (Non-Interest Earn)  
 For Period Ending: 01/29/19 Blanket Bond (per case limit): \$ 42,291,316.00  
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/21/18	010003	101 N.W. First Street, Suite 116 P.O. Box 3556 Evansville, IN 47734-3556  Old National Bank PO Box 3475 Evansville, IN 47733	Claim 000001, Payment 12.88804%	7100-000		848.38	761.58
12/21/18	010004	Medical & Professional Collection Services, Inc. PO Box 1116 Newburgh, IN 47629-1116	Claim 000002, Payment 12.89019%	7100-000		17.22	744.36
12/21/18	010005	Medical & Professional Collection Services, Inc. PO Box 1116 Newburgh, IN 47629-1116	Claim 000003, Payment 12.87922%	7100-000		2.25	742.11
12/21/18	010006	Medical & Professional Collection Services, Inc. PO Box 1116 Newburgh, IN 47629-1116	Claim 000004, Payment 12.88788%	7100-000		299.70	442.41
12/21/18	010007	Capital One NA c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Claim 000005, Payment 12.88785%	7100-000		156.05	286.36
12/21/18	010008	Hoosier Accounts Servi Po Box 4007 Evansville, IN 47724	Claim 000006, Payment 12.88840%	7100-000		114.40	171.96
12/21/18	010009	Portfolio Recovery Associates, LLC POB 12914 Norfolk VA 23541	Claim 000007, Payment 12.88864%	7100-000		94.64	77.32
12/21/18	010010	Portfolio Recovery Associates, LLC POB 12914 Norfolk VA 23541	Claim 000008, Payment 12.88667%	7100-000		77.32	0.00

Total Of All Accounts 0.00